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Applicant(s):

Dunning, et al.

Docket No.:

40655.5800

Serial No.:

09/940,509

Confirmation No.: 7398

Filed:

August 27, 2001

Group Art Unit:

2161

Examiner:

TBA

TITLE:

SYSTEM AND METHOD FOR CREATING AND ADMINISTERING

AN INVESTMENT INSTRUMENT

POWER OF ATTORNEY BY ASSIGNEE AND CERTIFICATE UNDER 37 CFR 3.73(b)

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC. (hereinafter "Assignee"), a corporation having a place of business at General Counsel's Office, American Express Tower, World Financial Center, New York, New York 10285-4900, certifies that to the best of Assignee's knowledge and belief, it is the assignee of the entire right, title, and interest in and to the above-captioned United States patent application and represents that the undersigned is a representative authorized and empowered to sign on behalf of the Assignee.

Ownership of the above-identified patent application is established by virtue of the following documentary evidence that has been reviewed by the undersigned:

An assignment from the inventor(s) of the patent application identified above. The assignment was recorded in the Patent and Trademark Office at Reel 012915, Frame 0829 and Reel 012994, Frame 0851, or for which a copy thereof is attached.

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC., the Assignee of the entire right, title, and interest in and to the above-captioned United States patent application and all inventions disclosed and claimed therein, hereby appoints as its attorneys to prosecute the above-captioned United States patent application and to transact all business in the United States Patent and Trademark Office connected therewith and with the resulting patent, individually and collectively:

SNELL & WILMER L.L.P.

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(602) 382-6000 Tel. (602) 382-6070; Fax

and the registered attorneys associated with Snell & Wilmer's Customer Number 020322.

Please send all further correspondence to Snell & Wilmer L.L.P. at the above address.

By:

Stephen P. Norman

Title: Secretary

Date:

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PTO/SB/21 (08-00)

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Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Application Number	09/940,509	
Filing Date	August 27, 2001	
First Named Inventor	Dunning, et al.	
Group Art Unit	2161	
Examiner Name	ТВА	
Attorney Docket Number	40655.5800	

ENCLOSURES (check all that apply)				
Fee Transmittal Form	Assignment Papers (for an Application)	After Allowance Communication to Group		
Fee Attached	Drawing(s)	Appeal Communication to Board of Appeals and Interferences		
Amendment / Response	Licensing-related Papers	Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)		
After Final	Petition	Proprietary Information		
Affidavits/declaration(s)	Petition to Convert a Provisional Application	Status Letter		
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Firm Howard I. Sobelman or Snell & Wilmer L.L. Individual name	, Reg. No. 39,038 P.			
Signature				
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